



Order Filed on December 17, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Michael G. Boyd, Esq. MB4904  
BOYD & SQUITIERI, LLC  
Chestnut Professional Center  
157 Engle Street  
Englewood, NJ 07631  
Tel. No. 201-894-9800

~~Attorney for Debtor~~  
In Re:

Lorna Roberts,

Debtor.

Case No.: 19-25800-VFP

Chapter: 13

Judge: Papalia

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: December 17, 2019**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia", is written over a horizontal line.  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on September 16, 2019 :

Property: 104 North 2nd Street, Paterson, NJ 07522

Creditor: Homepoint Financial

and a Request for

☒ Extension of the 90 day Loss Mitigation Period having been filed by Debtor,  
and for good cause shown

☐ Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_,  
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including 3/16/2020 .

The Loss Mitigation Period is terminated, effective \_\_\_\_\_ .

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Lorna J. Roberts  
Debtor

Case No. 19-25800-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2019.

db +Lorna J. Roberts, 104 North 2nd Street, Paterson, NJ 07522-1808

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Michael G. Boyd on behalf of Debtor Lorna J. Roberts michaelboydlaw@gmail.com

Nicholas V. Rogers on behalf of Creditor HOME POINT FINANCIAL CORPORATION nj.bkecf@fedphe.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5